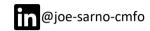


JOSEPH R. SARNO III, CMFO DIRECTOR



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PROFESSIONAL OVERVIEW

Joseph R. Sarno III is an Advisory Director with HFA, a regional certified public accounting firm of over 75 professionals serving the New Jersey, New York, and Pennsylvania markets.

Mr. Sarno joined HFA in 2020. He boasts a wealth of experience providing accounting, auditing, consulting, and internal control services to a wide range of organizations. Notably, he holds the distinguished certification of a Certified Municipal Finance Officer, a testament to his expertise and qualifications in managing financial matters related to municipal operations within the state of New Jersey.

Additionally, Mr. Sarno has over 15 years of experience in auditing and accounting services for REITs, hedge funds, and private equities. Prior to his tenure at HFA, he held the position of Accounting Manager at Urban Edge Properties, a publicly traded REIT located in Paramus, NJ, for four years.

Mr. Sarno served as Councilman in the Borough of Garwood (Union County) from 2016 to 2018. In this capacity, he played a collaborative role in municipal budgeting, contract negotiations, and managed redevelopment financial negotiations on behalf of the borough.

Mr. Sarno holds a Bachelor's of Science Degree in Accounting & Political Science from Albright University.